

In the claims:

A. Please rewrite independent claims 1, 9, 17 and 22 as follows (in accordance with 37 C.F.R. § 1.121(c)(1)(ii), marked-up versions of claims 1, 9, 17 and 22 showing all of the changes relative to the previous versions of the claims are attached hereto as Appendices 4, 5, 6 and 7, respectively):

1. (Amended) A method of making purchases over a computer network using a first number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and a second number associated with said first number which, when used with said first number, enables withdrawal of funds from said account, said method comprising the steps of:

- transmitting said first number over said network from a consumer location to an on-line merchant location;
- forwarding said first number over said network from said on-line merchant location to a third party contractor location;
- transmitting a query for said second number over said network from said third party contractor location to said consumer location;
- transmitting said second number over said network from said consumer location to said third party contractor location; and
- checking at said third party contractor location whether said first and second numbers are valid.

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9. (Amended) A system for making purchases over a computer network using a first number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and a second number associated with said first number which, when used with said first number, enables withdrawal of funds from said account, said system comprising:

a first computer at a consumer location, said first computer being connected to said network;

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a second computer at an on-line merchant location, said second computer being connected to said network; and

a third computer at a third party contractor location, said third computer being connected to said network;

wherein said first number is transmitted from said first computer to said second computer over said network;

wherein said first number is forwarded from said second computer to said third computer over said network;

wherein a query for said second number is transmitted from said third computer to said first computer over said network;

wherein said second number is transmitted from said first computer to said third computer over said network;

and wherein said third computer checks whether said first and second numbers are valid.

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17. (Amended) A method of authorizing a purchase to be made over a computer network using a first number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and a second number associated with said first number which, when used with

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said first number, enables withdrawal of funds from said account, said method comprising the steps:

receiving at a third party contractor location said first number transmitted over said network from an on-line merchant location;

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transmitting a query for said second number over said network from said third party contractor location to a consumer location;

receiving at said third party contractor location said second number transmitted over said network from said consumer location; and

verifying the validity of said first and second numbers at said third party contractor location.

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22. (Amended) A system for authorizing a purchase to be made over a computer network using a first number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and a second number associated with said first number which, when used with said first number, enables withdrawal of funds from said account, said system comprising:

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a computer connected to said network;

said computer being configured to receive said first number transmitted over said network from an on-line merchant's computer, transmit a query for said second number over said network to a consumer's computer, receive said second number transmitted over said network from said consumer's computer, and verify the validity of said first and second numbers.

B. Please add the following new claims:

Sub C11 27. (New) The method according to claim 1 wherein said first number is an ATM card number and said second number is a PIN.

0 28. (New) The method according to claim 1 wherein said consumer location is a consumer computer, said on-line merchant location is an on-line merchant computer, and said third party contractor location is a third party contractor computer.

B Sub C12 29. (New) The system according to claim 9 wherein said first number is an ATM card number and said second number is a PIN.

30. (New) The method according to claim 17 wherein said first number is an ATM card number and said second number is a PIN.

3 31. (New) The method according to claim 17 wherein said consumer location is a consumer computer, said on-line merchant location is an on-line merchant computer, and said third party contractor location is a third party contractor computer.

Sub C12 32. (New) The system according to claim 22 wherein said first number is an ATM card number and said second number is a PIN.

Sub C13/ 33. (New) A method of making purchases over the Internet comprising the steps:

transmitting an ATM card number which will be used to pay a purchase price over the Internet from a web browser on a consumer's computer to an on-line merchant's web site;

forwarding said first number over the Internet from said web site to a verification computer;

transmitting over the Internet from said verification computer to said web browser a request for a PIN associated with said ATM card number;

inputting said PIN into said web browser and transmitting said PIN over the Internet from said consumer computer to said verification computer;

determining using said verification computer whether said first and second numbers are valid; and

transmitting a message over the Internet from said verification computer to said web site indicating whether said ATM card number and PIN are valid.

B9 34. (New) A system for making purchases over the Internet comprising:

a consumer computer connected to the Internet having a web browser;

an on-line merchant web site connected the Internet; and

a verification computer connected to the Internet;

said consumer computer being configured to transmit over the Internet, using said web browser, (1) an ATM card number which will be used to pay a purchase price to said web site and (2) a PIN to said verification computer in response to a query from said verification computer;

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said on-line merchant web site being configured to forward said ATM card number to
said verification computer over the Internet; and

said verification computer being configured to query said consumer computer over the
Internet for said PIN, determine the validity of said ATM card number and said PIN, and
transmit a message over the Internet to said web site indicating whether said ATM card number
and PIN are valid.

35. (New) A method of authorizing a purchase to be made over the Internet comprising the
steps:

receiving at a verification computer a consumer's ATM card number which will be used
to pay a purchase price transmitted over the Internet from an on-line merchant's web site;

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transmitting over the Internet a query for a PIN associated with said ATM card number
from said verification computer to a consumer computer;

receiving at said verification computer said PIN transmitted over the Internet from said
consumer computer;

verifying the validity of said ATM card number and said PIN using said verification
computer; and

transmitting a message over the Internet from said verification computer to said web site
indicating whether said ATM card number and PIN are valid.

36. (New) A system for authorizing a purchase to be made over the Internet comprising:
a verification computer connected to the Internet;

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~~said verification computer being configured to receive a consumer's ATM card number which will be used to pay a purchase price transmitted over the Internet from an on-line merchant web site, transmit a query over the Internet to a consumer computer for a PIN associated with said ATM card number, receive said PIN transmitted over the Internet from said consumer computer, verify the validity of said ATM card number and PIN, and transmit a message over the Internet to said web site indicating whether said ATM card number and PIN are valid.~~

In the drawings:

Please cancel figures 5(a)-5(d) and 6(a)-6(f) without prejudice.